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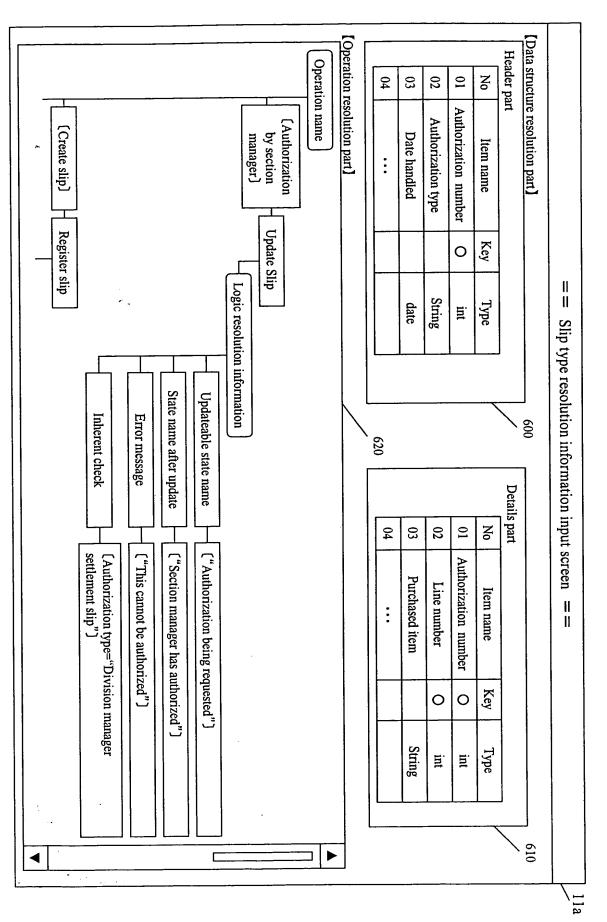


Fig.7



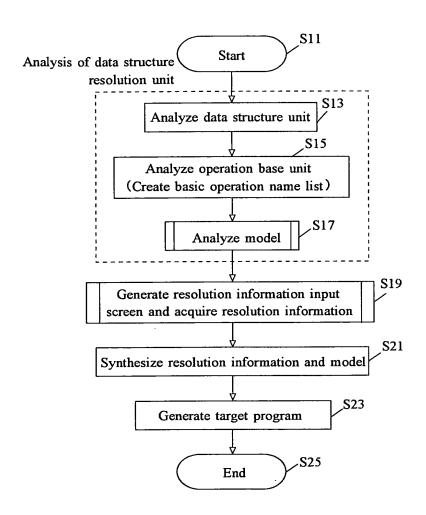


Fig.13



m	ס	C	æ	Þ	Insurance Product indemnity
 Ordinary private vehicle Small private vehicle Light private vehicle Two-wheeled vehicle Motorized bicycle 	Ordinary private vehicleSmall private vehicleLight private vehicle	Ordinary private vehicleSmall private vehicleLight private vehicle	Ordinary private vehicleSmall private vehicleLight private vehicle	 Ordinary private vehicle Small private vehicle Light private vehicle Two-wheeled vehicle Motorized bicycle 	Use and model
• 50 years	· 21 years · 26 years · 30 years · Age irrelevant	21 years26 years30 yearsAge irrelevant	21 years26 years30 yearsAge irrelevant	21 years26 years30 yearsAge irrelevant	Special non-discharge agreement by age
N ₀	No	Yes	Yes	Yes	Special family bike contract
No	No	Yes	Yes	Yes	Uninsured party injury insurance

Fig.23



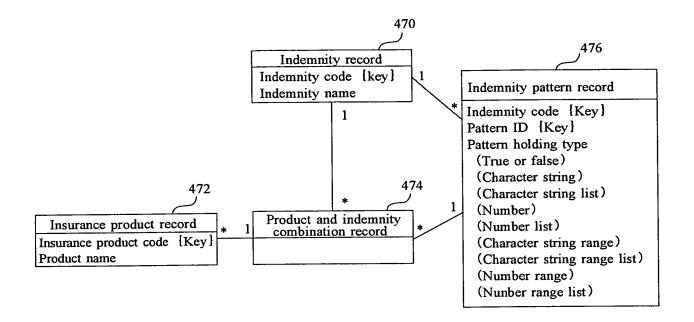


Fig.24

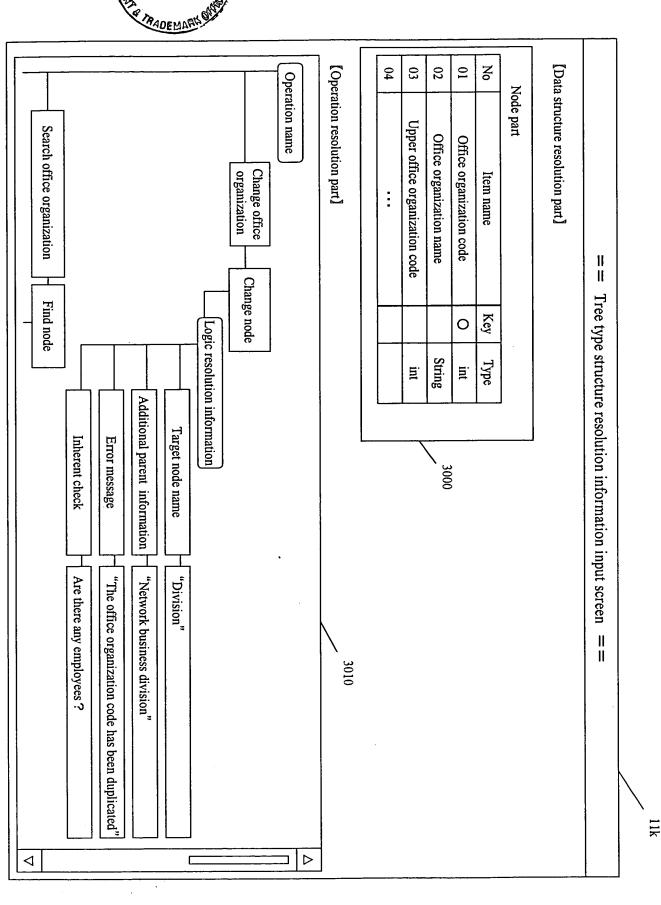


Fig.30

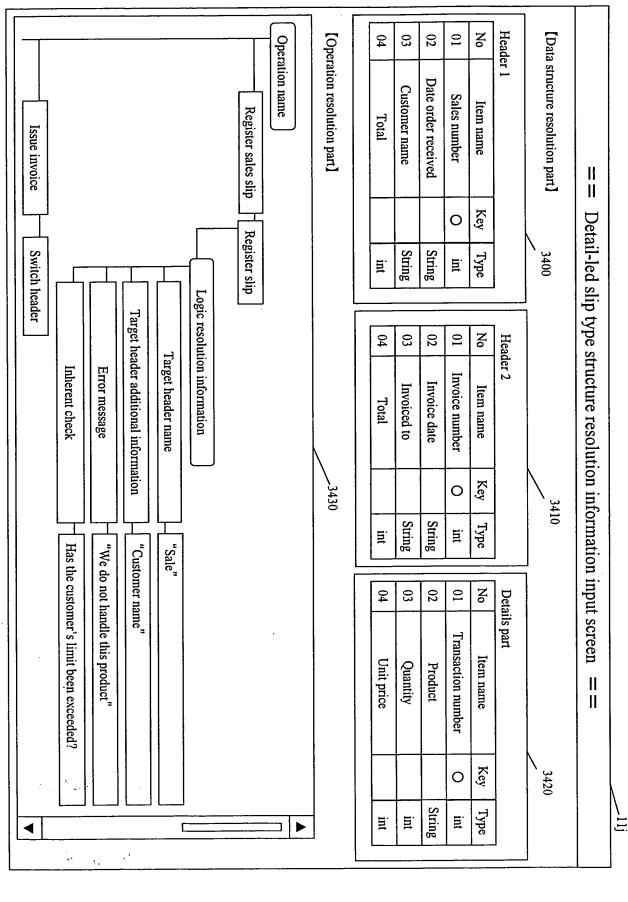




Fig.34



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